

L Number	Hits	Search Text	DB	Time stamp
1	34	((mileage or value or member or subscriber) adj points) same trad\$3	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 14:42
2	47	((mileage or value or member or subscriber or loyalty) adj points) same trad\$3	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 15:27
3	201	((mileage or value or member or subscriber or loyalty or frequent\$1 flyer or (frequent adj flyer)) adj (points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:40
4	2	swap adj shop	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 16:48
5	203	((mileage or value or member or membership or subscriber or loyalty or frequent\$1 flyer or value or (frequent adj flyer)) adj (points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:16
6	464	((mileage or value or member or membership or subscriber or loyalty or frequent\$1 flyer or value or (frequent adj flyer)) adj (points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4 or exchange\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:17
7	295	((mileage or value or member or membership or subscriber or loyalty or frequent\$1 flyer or value or (frequent adj flyer)) adj (points or miles)) same (exchange\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:33
8	2	6594640.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:33
9	1	6594640.pn. and auction	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:35
12	3	redeemable near2 assets	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:40
14	1	convertible near2 assets	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:39
15	233	redeemable near2 (awards or points or miles)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:44

16	6	(redeemable near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:08
17	77	convertible near2 (awards or points or miles)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 17:44
18	6	(convertible near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:06
19	12	(convertible near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4 or exchange\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:07
20	24	(redeemable near2 (awards or points or miles)) same (trad\$3 or buy\$3 or sell\$3 or barter\$3 or swap\$4 or exchange\$3)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/02/06 18:08

06/02/200416:43

3/9/46 \* (Item 46 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01625134 02-76123  
Web brokers lure clients with premiums  
Weisul, Kimberly  
Investment Dealers Digest v64n12 PP: 9 Mar 23, 1998 ISSN: 0021-0080  
JRNL CODE: IDD  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 1 Pages  
WORD COUNT: 183

ABSTRACT: Escalating the battle among Web brokerages, National Discount Brokers is designing a **swap** shop that will let its customers **trade frequent-flyer miles** and other premiums for goods and services they really want.

TEXT: Headnote:

P1 Escalating the battle among Web brokerages, National Discount Brokers is designing a swap shop that will let its customers trade frequentflyer miles and other premiums for goods and services they really want.

P2 The move comes as on-line brokerages go beyond commission-cutting to lure new customers. Commissions may have gone as low as they can, experts say, while the cost of acquiring customers keeps rising.

P3 "How much lower are commissions going to get?" asks William Karsh, chief executive and president of NDB, who says incentives are a more rational way to build market share. "People want rewards and incentives."

P4 NDB is working out alliances with Motley Fool, Women Connect and other sponsors of heavily-trafficked consumer Web sites. It offers to provide financial service pages in return for exclusive advertising rights. As part of the arrangement, it offers site visitors who sign up with NDB a plan to swap airline miles, hotel perks and other incentives. Karsh said NDB will be able to "unitize" the rewards so they will freely exchangeable.

Karsh declined to provide specifics on some aspects of his program.

Kimberly Weisul

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COMPANY NAMES:  
National Discount Brokers  
GEOGRAPHIC NAMES: US  
DESCRIPTORS: Electronic trading; Stock brokers; Customer services  
CLASSIFICATION CODES: 9190 (CN=United States); 9000 (CN=Short Article);  
8130 (CN=Investment services); 5250 (CN=Telecommunications systems);  
3400 (CN=Investment analysis)  
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2 m y

06/02/200418:15

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Set	Items	Description
S1	197	((REDEEMABLE OR CONVERTIBLE) (2N) (AWARD? ? OR POINT? ? OR M-ILE? ?)) (S) ((TRAD??? OR BUY??? OR SELL??? OR BARTER??? OR SWA-P????))
S2	127	S1 NOT PD=>20000619
S3	221	((REDEEMABLE OR CONVERTIBLE) (2N) (AWARD? ? OR POINT? ? OR M-ILE? ?)) (S) ((TRAD??? OR BUY??? OR SELL??? OR BARTER??? OR SWA-P???? OR EXCHANG????))
S4	146	S3 NOT PD=>20000619
S5	103	RD (unique items)
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File	621:Gale Group New Prod. Annou. (R)	1985-2004/Feb 06 (c) 2004 The Gale Group
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06/02/200416:54

Set	Items	Description
S1	10340	((MILEAGE OR VALUE OR MEMBER OR SUBSCRIBER OR LOYALTY OR FREQUENT(W) FLYER) (W) (POINT? ? OR MILE? ?))
S2	1094	S1(S) (TRAD??? OR BUY??? OR SELL??? OR BARTER??? OR SWAP???-?)
S3	738	S2 NOT PD=>20000619
S4	2400	NATIONAL(W) DISCOUNT(W) BROKERS
S5	5	S4 AND (SWAP(W) SHOP)
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